

**Fill in this information to identify the case:**

Debtor 1 Estella L. Stephens; aka Estella L. Stephens Millander

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan  
(State)

Case number 19-52243-mar

**Official Form 410S2****Notice of Postpetition Mortgage Fees, Expenses, and Charges** 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,  
Name of creditor: as Trustee of the Bungalow Series IV Trust

Court claim no. (if known): 8-1

Last 4 digits of any number you use to  
identify the debtor's account: 1 4 2 8

Does this notice supplement a prior notice of postpetition fees,  
expenses, and charges?

☐ No

☒ Yes. Date of the last notice: 2 / 10 / 2022

**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	_____	(3) \$ _____
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	_____	(5) \$ _____
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	<u>3/1/2022, 4/1/2022, 5/3/2022, 6/1/2022, 7/1/2022, 8/4/2022</u>	(9) \$ <u>439.40</u>
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: _____	_____	(11) \$ _____
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid.  
See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Estella L. Stephens  
First Name Middle Name Last Name

Case number (if known) 19-52243-mar

**Part 2: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/ Molly Slutsky Simons  
Signature

Date 08 / 24 / 2022

Print: Molly Slutsky Simons  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland, OH 45140  
City State ZIP Code

Contact phone ( 513 ) 444 - 4100

Email bankruptcy@sottileandbarile.com

**SN Servicing Corporation**

**Loan History - General**

			Borrower: STEPHENS											
Effective Date	Transaction Date	Due Date	Transaction Description	Batch Desc	Sub Code	Batch Id	Trans. Amt	Principal Amount	Principal Balance	Interest Amount	Unapplied Amount	Unapplied Balance	Escrow Amount	Escrow Balance
3/1/2022	3/1/2022	9/1/2018	Forced Place Insur Disbursement	FPI Escrow	12	155669	(\$74.76)	\$0.00	\$86,523.54	\$0.00	\$0.00	\$0.00	(\$74.76)	(\$74.76)
4/1/2022	4/1/2022	9/1/2018	Forced Place Insur Disbursement	FPI Escrow	12	160295	(\$74.11)	\$0.00	\$85,773.90	\$0.00	\$0.00	\$0.00	(\$74.11)	(\$148.87)
5/3/2022	5/3/2022	9/1/2018	Forced Place Insur Disbursement	FPI Escrow	12	164861	(\$73.53)	\$0.00	\$85,109.28	\$0.00	\$0.00	\$0.00	(\$73.53)	(\$222.40)
6/1/2022	6/1/2022	9/1/2018	Forced Place Insur Disbursement	FPI Escrow	12	168722	(\$72.94)	\$0.00	\$84,416.16	\$0.00	\$0.00	\$0.00	(\$72.94)	(\$295.34)
7/1/2022	7/1/2022	9/1/2018	Forced Place Insur Disbursement	FPI Escrow	12	172899	(\$72.33)	\$0.00	\$83,719.49	\$0.00	\$0.00	\$0.00	(\$72.33)	(\$367.67)
8/4/2022	8/4/2022	9/1/2018	Forced Place Insur Disbursement	FPI Escrow	12	177768	(\$71.73)	\$0.00	\$82,243.47	\$0.00	\$0.00	\$0.00	(\$71.73)	(\$439.40)

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
DETROIT DIVISION**

In Re:	Case No. 19-52243-mar
Estella L. Stephens aka Estella L. Stephens Millander	Chapter 13
Debtor.	Judge Mark A. Randon

---

**PROOF OF SERVICE**

---

The undersigned does hereby certify that a copy of the Notice of Postpetition Mortgage Fees, Expenses, and Charges has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on August 24, 2022 to the following:

Estella L. Stephens, Debtor  
15250 Fairmount Dr.  
Detroit, MI 48205

William D. Johnson, Debtor's Counsel  
filing@acclaimlegalservices.com

Christopher W. Jones, Debtor's Counsel  
filing@acclaimlegalservices.com

Brian D. Rodriguez, Debtor's Counsel  
filing@acclaimlegalservices.com

Krispen S. Carroll, Chapter 13 Trustee  
notice@det13ksc.com

United States Trustee's Office  
(registeredaddress)@usdoj.gov

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)  
Sottile & Barile, Attorneys at Law  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: bankruptcy@sottileandbarile.com  
Attorney for Creditor